

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Robert W Scott
 Robert W. Scott
 Debtors

Case No. 16-17187-amc
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2

User: Lisa
 Form ID: 309A

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Oct 21, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 23, 2016.

db	+Robert W Scott, 142 Chappewa Street, Essington, PA 19029-1611
db	+Robert W. Scott, MAILING ADDRESS, 3002 Byberry Road, Philadelphia, PA 19154-1812
13806127	Aqua Pennsylvania, 762 W. Lancaster Avenue, Bryn Mawr, PA 19010-3489
13806129	+Citizens Bank, Attn: Bankruptcy, 443 Jefferson Blvd Ms Rjw-135, Warwick, RI 02886-1321
13806132	+Interboro School District, 900 Washington Ave., Prospect Park, PA 19076-1498
13806133	+Midland Funding, 2365 Northside Dr, Suite 300, San Diego, CA 92108-2709
13809088	+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
13806135	Penn Credit, 916 S. 14th Street, P.O. Box 988, Harrisburg, PA 17108-0988
13806136	Phelan, Hallinan Diamond & Jones, LLP, Bankruptcy Department, 1617 JFK Boulevard, One Penn Center, Ste 1400, Philadelphia, PA 19103-1814
13806137	+Sun East Federal Credit Union, 4500 Pennell Rd, Aston, PA 19014-1862
13806139	+Tinicum Township, 629 N. Governor Printz Blvd, Essington, PA 19029-1732

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: scottfwaterman@gmail.com Oct 22 2016 02:17:06 SCOTT F. WATERMAN, 110 West Front Street, Media, PA 19063
tr	EDI: BTPDERSHAW.COM Oct 22 2016 01:53:00 TERRY P. DERSHAW, Dershaw Law Offices, P.O. Box 556, Warminster, PA 18974-0632
smg	E-mail/Text: bankruptcy@phila.gov Oct 22 2016 02:18:59 City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 22 2016 02:17:56 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov Oct 22 2016 02:18:22 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+E-mail/Text: ustpreion03.ph.ecf@usdoj.gov Oct 22 2016 02:17:59 United States Trustee, Office of the U.S. Trustee, 833 Chestnut Street, Suite 500, Philadelphia, PA 19107-4405
13806128	+EDI: CAPITALONE.COM Oct 22 2016 01:53:00 Capital One, Po Box 30285, Salt Lake City, UT 84130-0285
13806130	+E-mail/Text: duffyk@co.delaware.pa.us Oct 22 2016 02:19:06 Delaware County Treasurer, Delaware County Courthouse, 201 West Front Street, Media, PA 19063-2797
13806131	+E-mail/Text: bankruptcy.bnc@ditech.com Oct 22 2016 02:17:20 Ditech, Attn: Bankruptcy, Po Box 6172, Rapid City, SD 57709-6172
13806134	+E-mail/Text: bankruptcygroup@peco-energy.com Oct 22 2016 02:17:20 PECO Energy, 2301 Market Street, Bankruptcy Department, Philadelphia, PA 19103-1338
13806138	+EDI: RMSC.COM Oct 22 2016 01:53:00 Synco/toysrus, Attn: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104

TOTAL: 11

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 23, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 21, 2016 at the address(es) listed below:

SCOTT F. WATERMAN on behalf of Debtor Robert W Scott scottfwaterman@gmail.com,
 scottfwaterman@gmail.com
 SCOTT F. WATERMAN on behalf of Debtor Robert W. Scott scottfwaterman@gmail.com,
 scottfwaterman@gmail.com
 TERRY P. DERSHAW td@ix.netcom.com, PA66@ecfcbis.com;7trustee@gmail.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

User: Lisa
Form ID: 309A

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

TOTAL: 4

Information to identify the case:

Debtor 1	Robert W Scott	Social Security number or ITIN	xxx-xx-7596
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	Robert W. Scott	Social Security number or ITIN	xxx-xx-7596
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Eastern District of Pennsylvania		Date case filed for chapter 7	10/11/16
Case number: 16-17187-amc			

Official Form 309A (For Individuals or Joint Debtors)**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert W Scott	Robert W. Scott
2. All other names used in the last 8 years		
3. Address	142 Chappewa Street Essington, PA 19029	MAILING ADDRESS 3002 Byberry Road Philadelphia, PA 19154
4. Debtor's attorney Name and address	SCOTT F. WATERMAN 110 West Front Street Media, PA 19063	Contact phone (610) 566-6177 Email: scottfwaterman@gmail.com
5. Bankruptcy trustee Name and address	TERRY P. DERSHAW Dershaw Law Offices P.O. Box 556 Warminster, PA 18974-0632	Contact phone (484) 897-0341 Email: td@ix.netcom.com

For more information, see page 2 >

6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	900 Market Street Suite 400 Philadelphia, PA 19107 	Office Hours: <u>Philadelphia Office</u> <u>-- 8:30 A.M. to 5:00 P.M Reading</u> <u>Office -- 8:00 A.M. to 4:30 P.M.</u> Contact phone (215)408-2800 Date: 10/21/16
7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	November 16, 2016 at 02:00 PM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	Location: Office of the U.S. Trustee, Meeting Room, Suite 501, 833 Chestnut Street, Philadelphia, PA 19107
8. Presumption of abuse If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	The presumption of abuse does not arise.	
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable: Filing deadline: 1/15/17 You must file a complaint: <ul style="list-style-type: none"> • if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or • if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none"> • if you assert that the discharge should be denied under § 727(a)(8) or (9). Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	
10. Proof of claim Please do not file a proof of claim unless you receive a notice to do so.	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	